

Step 1: Do your research

Identify what you can and can't do on your house & block. Start by calling the local council and have your Lot number and Property ID from your rates notice ready. They can advise your boundary set-backs (the distance the building must be from the boundary) plus, they may be able to advise where power, water and sewage amenities come into your property. Call before you dig is also a great place to start and it's free.

Step 2: Work out your budget

Decide what you want to achieve and what you are willing to spend. Depending on the block, age of the house or past build quality, there may be hidden costs before you get out of the ground, or repair to old or inadequate past work. Then ask yourself what level of finishes and quality do you want?

Step 3. If required apply for council relaxation

Usually you can build up to 4m away from the boundary line. Roughly work out where you can build to, and if that's not enough, consider applying for relaxed boundary. A building certifier will apply for building approval, and if needed, it's usually best that they apply for the relaxation – although you can apply for this yourself.

Step 4. Appoint a builder

There's more to compare than price and not all quotes are itemised the same way. Items can be left out to win the job or hidden inside multiple Provisional Sums. It's easy to get caught in a game of price but what starts out cheap, can end up costing much more with cost variations. Ask around for honest experiences and results, look for third party reviews, full licensing, insurances and check their portfolio. It pays to do some research so you understand how to read and compare quotes to make an informed decision.

Step 5. Working plans

Working plans have specifications the builder can use to price your project and of course follow, for the build. You can either go to a building designer or an architect. Who you choose really depends on the level of design instruction you desire (do you want colours, door handles, interiors etc specified, or do you just want the basic building), and of course your budget. Building designers start from \$3,000 to design the basic building, architects from \$10,000 + and can design the entire plan, colours and interiors.

Step 6. Engineering

If your block slopes greater than 15% you'll need a slope analysis and a soil test to assess if the ground is stable, and to determine foundation requirements. Retaining walls, reinforced concrete columns, suspended slabs are some examples where engineering is required. Your builder will advise if you need engineering.

Step 7. Building approval

A new building or a change to the buildings' foot print requires building approval and to do this you need to engage a registered accredited Certifier. They'll assess whether the proposed work complies with the Building Act 1975 and associated standards. If it does, they will issue a building permit. Once you have approval and building commences, there may be stages that the certifier needs to inspect and approve. Failure to get these inspections may mean you cannot get your Form 21 and occupancy certificate.

Step 8. Contract

Builders will use their preferred industry association contract which outlines the projects amount, specifications and payment plan. Ward Builders uses HIA contracts, others may use Master Builders. Although fixed, Provisional Sums and Prime Cost items can increase the contract price, if you are shopping around be cautious and discuss these sections in detail.

Step 9. Completion, defects and handover

Once the building is completed, the certifier will conduct their final inspection and issue a Form 21. You'll receive a final invoice for Practical Completion from the builder. You will need to write down any defects so that the builder can address them – if you haven't already addressed them during the build. Once all of this is addressed and resolved, the builder will handover. This is where the builder's insurance ends, and your home insurance begins.